



PTO/SB/08A (08-03)

Substitute for form 1449

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **1** of **3****Complete if Known**

Application Number	10/676,717
Filing Date	September 30, 2003
First Named Inventor	Paul Blair
Art Unit	3621
Examiner Name	James A. Reagan
Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
JAB	A1	US-4,032,931	06-28-1977	Haker	
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	A3	US-4,823,264	04-18-1989	Deming	
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		Art Unit	3621		
		Examiner Name	James A. Reagan		
Sheet	2	of	3	Attorney Docket Number	020375-042000US

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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		Filing Date	September 30, 2003		
		First Named Inventor	Paul Blair		
		Art Unit	3621		
		Examiner Name	James A. Reagan		
Sheet	3	of	3	Attorney Docket Number	020375-042000US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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↓	C2	Anonymous, "Payment Systems: Western Union Service For Overdue Accounts Resolving Delinquent Cards," Card News, Potomac, Vol. 5, Issue 15, p. 4, August 13, 1990	
↓	C3	Cornwell, Ted, "Western Union Reports Growth In Late Payment Collection Service," National Mortgage News, New York, Vol. 21, Issue 31, p. 64, May 5, 1997	
↓	C4	LowerMyBills.com, http://web.archive.org/web/20010524075855/http://www.lowermybills.com , 5 pages, May 24, 2001	

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